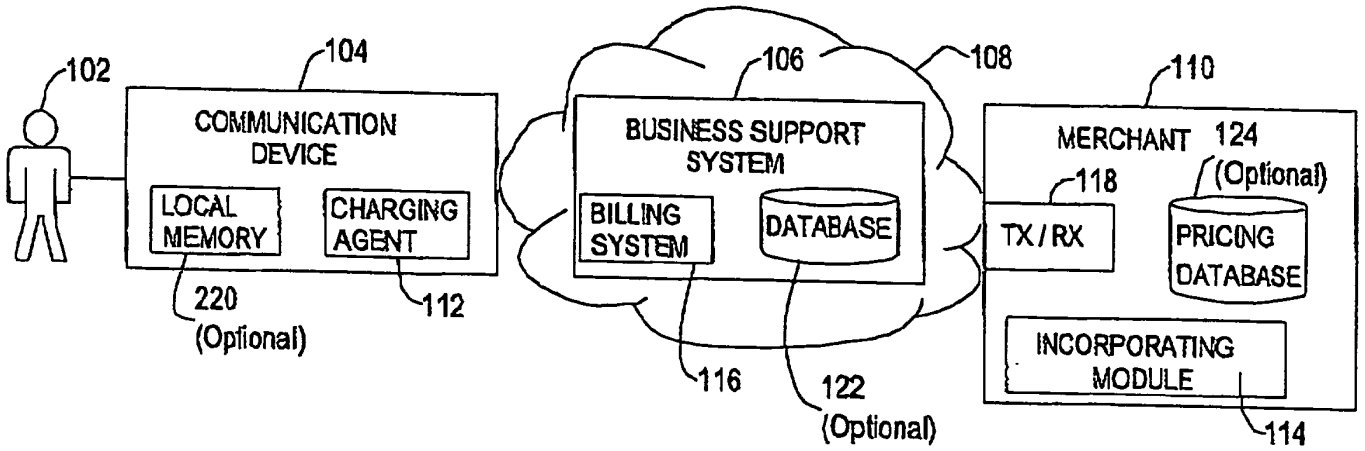
102
104
COMMUNICATION DEVICE
LOCAL MEMORY
CHARGING AGENT
220
(Optional)
112
106
BUSINESS SUPPORT SYSTEM
BILLING SYSTEM
DATABASE
116
122
(Optional)
108
110
MERCHANT
124
(Optional)
118
TX / RX
PRICING DATABASE
INCORPORATING MODULE
114

FIG. 1A

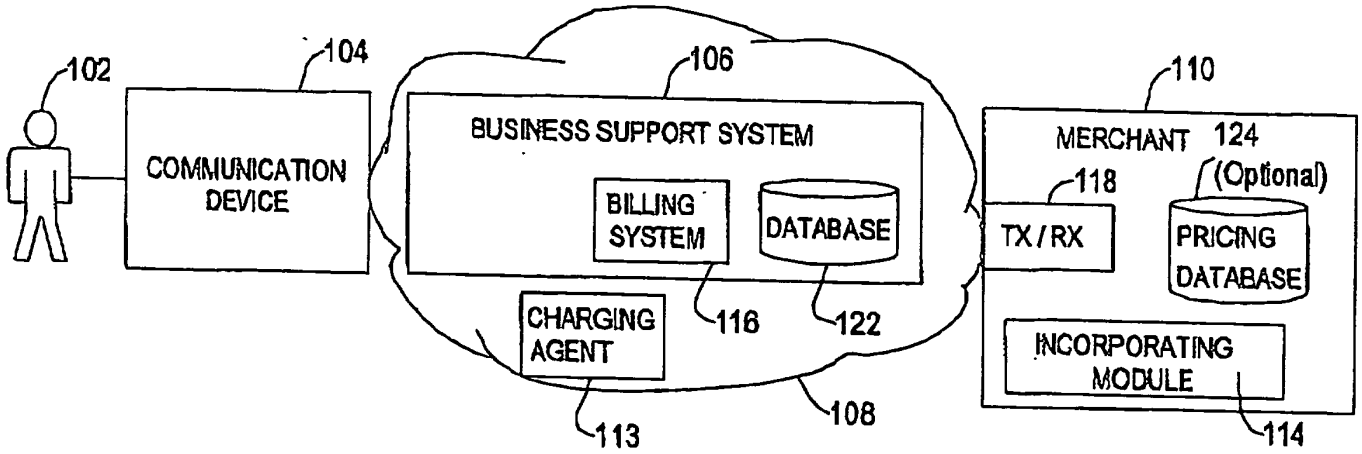
102
104
COMMUNICATION DEVICE
106
BUSINESS SUPPORT SYSTEM
BILLING SYSTEM
DATABASE
116
122
CHARGING AGENT
113
108
110
MERCHANT
124
(Optional)
118
TX / RX
PRICING DATABASE
INCORPORATING MODULE
114

FIG. 1B

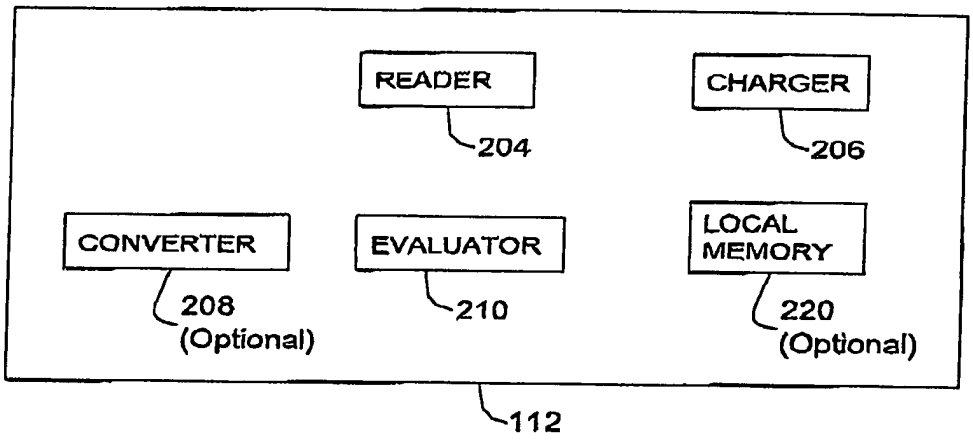
READER
204
CHARGER
206
CONVERTER
208
(Optional)
EVALUATOR
210
LOCAL
MEMORY
220
(Optional)
112

FIG. 2

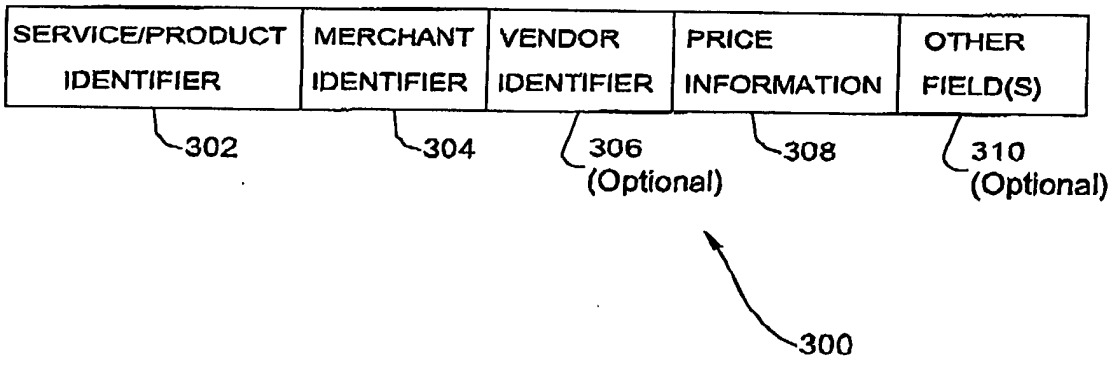
SERVICE/PRODUCT IDENTIFIER
MERCHANT IDENTIFIER
VENDOR IDENTIFIER
PRICE INFORMATION
OTHER FIELD(S)
302
304
306
(Optional)
308
310
(Optional)
300

FIG. 3

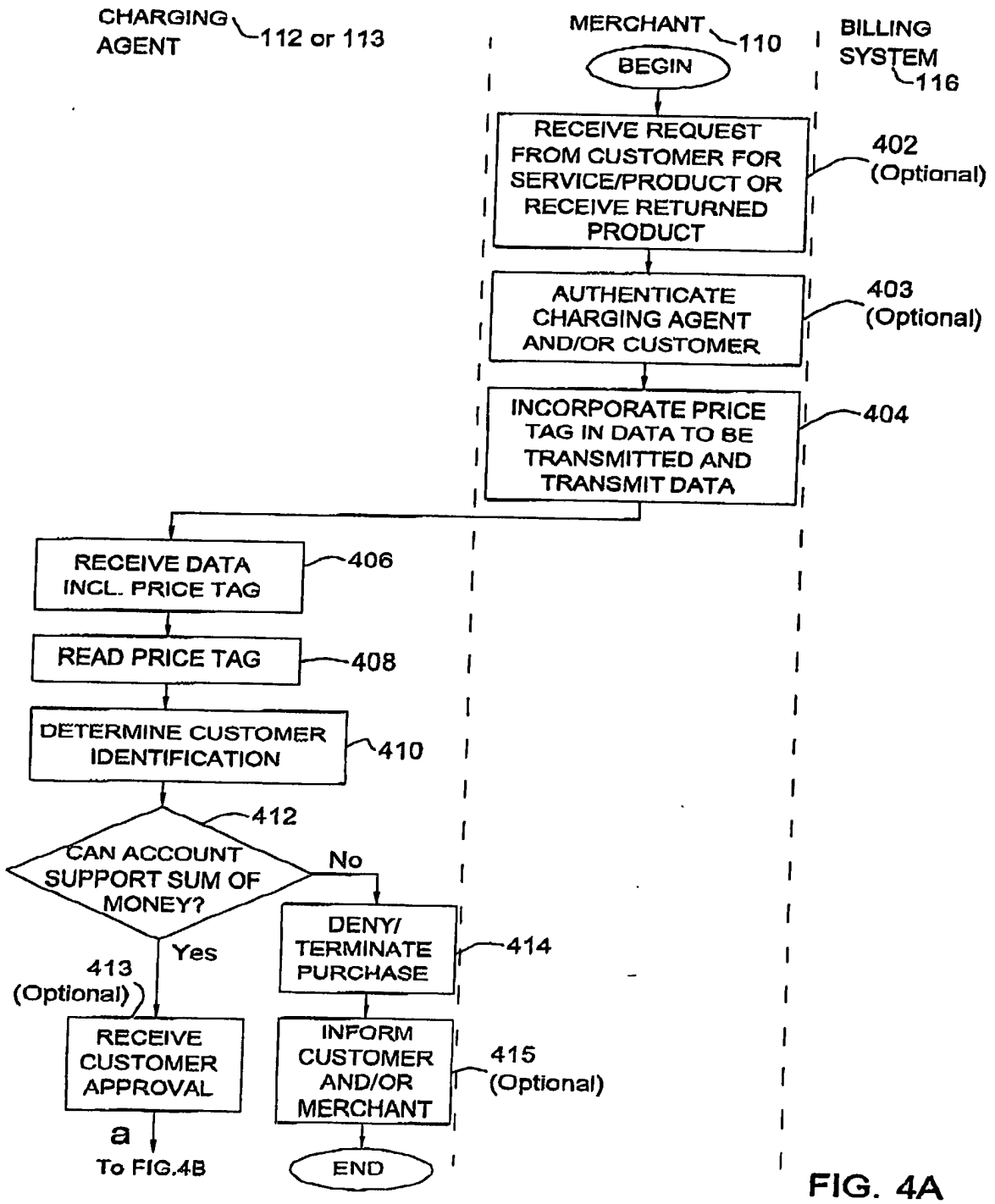
CHARGING AGENT
112 or 113
MERCHANT
110
BILLING SYSTEM
116
BEGIN
RECEIVE REQUEST FROM CUSTOMER FOR SERVICE/PRODUCT OR RECEIVE RETURNED PRODUCT
402 (Optional)
AUTHENTICATE CHARGING AGENT AND/OR CUSTOMER
403 (Optional)
INCORPORATE PRICE TAG IN DATA TO BE TRANSMITTED AND TRANSMIT DATA
404
RECEIVE DATA INCL. PRICE TAG
406
READ PRICE TAG
408
DETERMINE CUSTOMER IDENTIFICATION
410
412
CAN ACCOUNT SUPPORT SUM OF MONEY?
No
Yes
DENY/ TERMINATE PURCHASE
414
413 (Optional)
RECEIVE CUSTOMER APPROVAL
INFORM CUSTOMER AND/OR MERCHANT
415 (Optional)
a
To FIG.4B
END

FIG. 4A

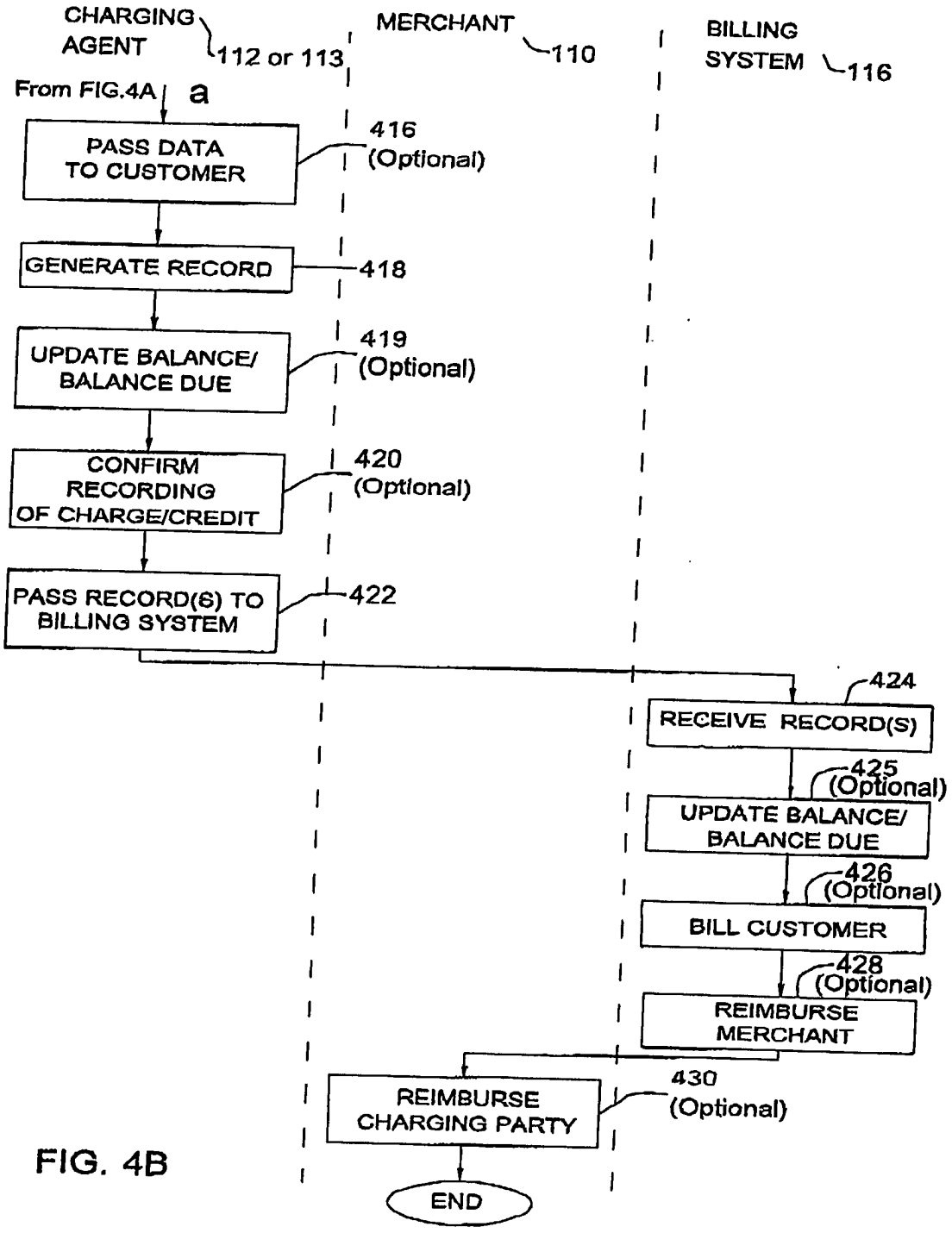
CHARGING AGENT
112 or 113
MERCHANT
110
BILLING SYSTEM
116
From FIG.4A
a
PASS DATA TO CUSTOMER
416 (Optional)
GENERATE RECORD
418
UPDATE BALANCE/ BALANCE DUE
419 (Optional)
CONFIRM RECORDING OF CHARGE/CREDIT
420 (Optional)
PASS RECORD(S) TO BILLING SYSTEM
422
424
RECEIVE RECORD(S)
425 (Optional)
UPDATE BALANCE/ BALANCE DUE
426 (Optional)
BILL CUSTOMER
428 (Optional)
REIMBURSE MERCHANT
REIMBURSE CHARGING PARTY
430 (Optional)
END

FIG. 4B

COMMERCE - PRODUCT: SONG-YESTERDAY

COMMERCE - MERCHANT: SONGSONLINE

COMMERCE - PRICE: 499 : 2 : USD

500

FIG. 5

```
<IPDR time="U981969942" seqNum="0">        ——602
   <SS>
      <SC>
         <v>01234567890123456</v>          ——604
      </SC>
      <SE>
         <v>SONG-YESTERDAY</v>             ——606
         <v>SONGSONLINE</v>                ——607
         <v>USD</v>                        ——608
      </SE>
   </SS>
   <UE>
      <v>499 : 2</v>                       ——610
   </UE>
</IPDR>
</IPDRTable>

</IPDRDoc.End count="1" endTime="U981969942"/>

</IPDRDoc>
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FIG. 6